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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3043

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Scott BASS) Group Art Unit: 2163
)
Application No.: 09/812,831) Examiner: not yet known
)
Filed: March 21, 2001)
)
For: METHOD AND SYSTEM FOR)
OFFERING DEBT RECOVERY)
PRODUCTS TO A CUSTOMER)

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Commissioner for Patents
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the

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documents as prior art against any claim in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: March 21, 2003

By: 

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INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3043	Appln. No.	09/812,831
Applicant	Scott BASS		
Filing Date	March 21, 2001	Group:	2163

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	6,298,335 B1	10/02/01	Bernstein			

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

International Search Report dated February 25, 2003 for PCT/US02/08428.
U.S. Patent Appln. Publn. No. 2002/0059139 A1 published May 16, 2002.
U.S. Patent Appln. Publn. No. 2002/0077972 A1 published June 20, 2002.
Piumelli, Frederick A., "Automating Collections", <i>Business Credit</i> , New York, February 2001.
Hill Jr., Sidney, "Are Online Collections for Real?", <i>Collections and Credit Risk</i> , New York, July 1999.

Examiner	Date Considered
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Form PTO 1449

Patent and Trademark Office - U.S. Department of Commerce